

**A Pyam-e-Quran Presentation**

# **ILL GOTTEN EARNINGS**

*A Translation of the Urdu article:*

***Haraam ki Kamaai*** (حرام کی کمائی)

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A typical Muslim, however unreligious-low morals, missing prayers and fasts, even drinking (alcohol) and fornicating-is sure to abstain from consuming pig's meat. Even the mere mention of the term is distasteful to him; just imagining it gives him shivers. In fact, consuming pig's meat has become synonymous with illicit gain of wealth.

But this attitude is restricted to swine. Muslims do not react with equal intensity to illicit earnings, despite God forbidding it, just as He forbade consumption of swine. A restaurant suspected of frying halal kebabs in pig's fat is very likely to be vandalized by an angry mob. But the same people think nothing of unfair, illicit means of making money. Is it not baffling? Even when some means of earning are deemed illegal by the state, people consider them just that-illegal-not illicit or forbidden (haraam). There may be some means of making money allowed by the state but deemed unfair by God. Let us have a look at the criterion of permitted (halal) and forbidden (haraam) means of earning as laid down by Allah.

### Wrongful Earnings:

Two of the fundamental terms of the Quran are: *haq* (Right)-honest means of income, and *baatel* (Wrong) dishonest ways of making money. The ways of making money approved and disapproved by the Quran are *halal* (allowed) and *haraam* (forbidden, respectively. Al-Baqara, Chapter Two of the Quran, deals with Fasting in verses 183-187. Muslims, the world over very honestly follow them but very conveniently, without any qualms whatsoever, ignore the very next verse (188): "**And do not consume each other's wealth illicitly.**" The Quran cites illicit financial practices as one of the basic causes of the downfall of the Jews (4:161), going on to say: "**.... And the transgressors among them had been promised a painful punishment.**"

There are various illicit financial practices-cheating, fraud, bribery, stealing, embezzlement, hoarding, overpricing etc. but one mentioned specifically by the Quran often escapes our attention. And that is the one practiced by the clergy and the spiritual leaders: "**O ye who are Convinced! Most of the (religious) scholars and**

mystics consume illicitly the public money and block the way to Allah" (9:34). Allama Shabbir Ahmed Usmani explains it thus: 'That is, (they) change and misinterpret God's word and religious rules for money. The masses, who have elevated them to godly status, accept as final whatever fallacies they present. Thus the priests and the mystics keep the masses entrapped in their web of deceit in order to safeguard their own vested social and financial interests. Obviously, if the public break free of the mesh and see the Truth, these men will have no more income. \*

### Hygienic (Good) and Unhygienic (Bad):

The Quran also refers to illicit earnings as *tayyeb* and *khabees*, respectively. They are worthy of a look in regards to the topic under discussion. One of the purposes of the Prophet's emergence is: "... and he will allow the constructive and forbid the destructive for them." (7:157). The *khabees*, the term used for pig's meat (5:3) is haram. Therefore, to a Muslim, pig's meat and illicit earnings are the same in kind. They are both forbidden with equal emphasis: "The illicit can never

equal the licit, no matter how attractive the plentifulness of the illicit is." (5:100). The Quran presents several illustrations of the *khabees* (illicit) and *tayyeb* (licit). For example: "... and pay up the unprotected and lonely their dues; don't exchange the bad for the good; don't (confuse and) consume their wealth with yours; it is a great injustice and a crime." (4:2)

The term *yateem* is normally applied to an orphan but, basically, it refers to anyone who is on their own and feels lonely and left out. That is why Allama Shabbir Ahmed Usmani explains it thus: "These instructions mention specifically a *yateem*, because of his desperation; he most deserves care and protection. \*\* It is clear that the downtrodden must not be exploited; money made thus is *khabees* (haraam). Further, it said that such wealth is like consuming hellfire (4:10). It is absolutely forbidden (haraam).

### Bribery:

Top of the list of illicit means of making money, bribery appears to have been widely accepted as a necessary evil. The verse mentioned earlier in regards to Fasting (2:188)

goes, in its entirety, like this: "And don't consume each other's wealth illicitly; and don't get it to the officials (as bribery) so that you can knowingly gain something from other's money in an improper way." Is it not strange that, with such clear instructions from God, people abstain from pig's meat but think nothing of gulping down bribery?

### **The Business World:**

The practice of bribery may be restricted to specific sections of society, but the area flooded by illgotten money is the world of business-trade, buying and selling, factories, shops, etc. The Quran has laid down various rules of conduct in this regard. Take trade for example: "O those who are Convinced! Don't consume each other's money illicitly; social life necessitates buying and selling, so that it should be done in agreement of the parties involved; otherwise, it is just like killing others. God wishes to save you from it." (4:29)

The verse in point resolves the problem of trade. But actually the exact opposite happens. Shopkeepers unite

and decide prices. If a prospective customer finds a price too high, he is told to try elsewhere. Failing to get a lower rate, he is forced to pay the price for the asking. That is obviously not 'in agreement' of the parties involved but the shopkeepers maintain, wrongfully of course, that that is the case! They obviously exemplify the verse: "Many go astray, as many find the right path by this (Quran)." (2:26) The shopkeeper, who insists on charging his quoted price and maintains that it does not impinge on the 'agreement' of the customer, does not himself feel the same way when the roles are reversed! That is why the Quran goes on to say: "**Then whoever commits it, does it deliberately and wrongfully; the end of it will be hellfire, which is easy for God to do!**" (4:30). As trading involves the manufacturers, stockist, wholesalers, retailers as well as consumers, 'fair trade' can only exist in a system which controls profits and prices.

### Usury (Interest):

The Quran allows *al-Bae'* (trade) but forbids *ar-Riba* (interest) (2:275). Since I have dealt with *riba* in detail



elsewhere, I shall point to a very simple form of it where a borrower is bound to pay interest to the lender. The Quran forbids it and allows repayment of the original sum only as it is not unfair to either of the parties (2:279). Thus, in allowing trade but forbidding interest, the underlying consideration is exploitation. Weighed against this principle, the currently prevalent trading practices, the entire economic system, and for that matter, almost every sphere of human life, features exploitation of men by fellow men.

### **The Balance:**

Tremendously important in the Quranic scheme of things, balance is the basis of the Universe: "God has formulated laws to keep a balance between stellar bodies. "God has formulated laws to keep a balance between stellar bodies. You should also create a balanced society in which justice is done and nobody is wronged." (55:7-8-9). A just social system shall have the divine Balance with divine laws (57:25; 42:17), on Judgment Day, Man's deeds shall be weighed in the Balance so that "no one is wronged at all." (21:47)

With this principle of the Balance in mind, let us consider the world of commerce. Verses like 6:153 and 17:35 instruct to "keep your measurement fair and the balance correct." Obviously, it means that the buyer must get his money's worth. Individual traders will keep their measuring fair but the 'money's worth' shall be monitored under a central system of price and quality control. Overpricing, misrepresentation of merchandise, poor quality etc., inevitably lead to a nation's ruin. Prophet Shoaib repeatedly told his people: "**Keep your measurement fair and balanced; don't cheat people in merchandizing; don't spread chaos instead of order and fairness.**" (7:85), (11:84-85), (26:181).

### **Reward of Labour:**

The Question is of prime importance according to the Quran. If labour (work) is not fully (fairly) rewarded, it is haraam. That, precisely, was the Pharaoh's sinful system which Moses was commissioned to abolish so that "**everyone gets the reward of their labour.**" (20:75) and "**no one fears unfairness and exploitation.**" (20:12). This is impossible to achieve under the capitalistic

system of economy where the rate of wages is determined by the investor/employer and the worker/labourer is forced by his destitution to accept it (just as the customer 'accepts' prices as mentioned earlier). Under the Quranic system of economy, the question of wages simply does not arise because the state assumes full responsibility of providing sustenance to all citizens. Before that ideal is achieved, the state must see that the worker is not exploited. If he is, the employer is making 'haraam' money.

### The Evader:

The Quran holds the worker equally responsible for fairness when it declares the basic principle: "**Man is not entitled to anything except what he works for.**" (53:39) Those who shirk work earn haraam money.

### At-Tatfeef (Short Measure):

One of the chapters of the Quran is titled *at-Tatfeef* (to measure short; to tie up a camel's feet to slow its walking

pace). The Quran has decreed ruin for *mutafffeen*- "those who take their dues in full from others; and measure less when they pay others." (83:1-2-3). This can also be taken in a social sense, i.e. the *mutafffeen* short-measure people too and 'tie up their feet' so that they cannot develop their potential in full. That is exploitation, too.

### Embezzlement:

Down to a single personal situation, the Quran wants individuals to be trustworthy: "Don't embezzle what has been entrusted to you." (8:27) It may apply not only to an item entrusted to someone for safe-keeping but also to officials such as treasurers or store-keepers.

### Allowed and Good (Proper):

The Quran is very serious where legality of *rizq* (wealth) is concerned: "And consume whatever sustenance Allah has given you in a legal, proper manner, and thus

observe Allah's laws of Whom you claim to be convinced of."(5:88) The 'proper use of the permitted needs an example. A goat is permitted (*halal*) but becomes forbidden (*haraam*) if not slaughtered under prescribed conditions. But, is a properly slaughtered but stolen goat halal? The Quran's answer is: No: "They ask you (O Prophet) What is allowed for them. Tell them that all things proper are allowed." (5:4)

### Sustenance with Dignity:

Summarizing the question of the proper and the allowed, the Quran says: O people! Consume from whatever is there on Earth in a proper and allowed manner; and don't follow the Devil (improper ways) as he is obviously your enemy." (2:68). This is referred to in 8:4 and 2:50 as 'the dignified sustenance.' Only such people who consume properly the permitted are dignified and are safe from ruin.

## Greed:

People resort to unfair and improper ways to amass wealth because they are driven by greed. The rat race is referred to by the Quran as *at-takaasur* (also the title of chapter 102): "The greedy race to amass wealth carries men to their graves." (102:1-2). The avarice for money drives one to obsession: "(just to gather money and keep counting it." (104:3); But no! This wealth will drive him to hellish destruction!" (104:4-5-6-7-8-9). Hoarding of illicitly earned money cannot save one from ruin." (02:11); Faced with ruin, the hoarder will be disappointed at the ineffectiveness of money, the false pride which caused the ruin (69:29) and left him entirely unsupported and without friends (69:35). Men often adopt illegal and improper ways of acquiring wealth for the sake of their families and children. But such wealth is a source of trouble for you (8:28). In a nutshell, the permitted (halal) sustenance is that which is acquired through fair and proper (*tayyeb*) means. It is the Right (*haq*). On the contrary, is the forbidden (*haram*). "Allah retains *haq* and eliminates

*baatel*; Allah knows what is in your hearts (you cannot justify improper wealth no matter how hard you try)." (42:24). Improper earning is termed as *ithm* by the Quran (2:188). *Ithm* creates lethargy which causes one to fall behind. The Quran also forbids *maisara* (2:219) which not only refers to betting but also to any means of earning easy money. Such earning gives one wealth but creates 'acute lethargy' (2:219) which is more than the benefits of such money (2:219).

A society adopting the Quranic philosophy of proper and improper, permitted and forbidden, halal and haraam wealth will have a permanent and sound footing.

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\*- On Sheikh al Hind, Maulana Mahmood al Hasan, p.248

\*\* - On Shiekh al Hind, Maulana Mahmood al Hasan, p.99

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